

# Mobile Phone and Connected Device Insurance

## Insurance Product Information Document

**Company:** Chubb European Group SE (UK Branch)

**Product:** EE Phone and Tablet Care

Chubb European Group SE (UK Branch) is governed under the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Authorised and supervised by the French Prudential Supervision Authority and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the FCA are available from us on request.

This document provides a summary of key information relating to the EE Mobile Phone and Connected Device insurance policy.

Complete pre-contractual and contractual information on the product is provided within the full policy documentation and the Terms and Conditions, which can also be found at [ee.co.uk/insuranceterms](http://ee.co.uk/insuranceterms)

### What is this type of insurance?

This insurance is EE Phone and EE Tablet Care for Large Businesses. It covers Loss, Theft, Accidental and Malicious Damage for Mobile Phones, Tablets USB Modems and Dongles supplied by EE.



#### What is insured?

- ✓ Repair or Replacement of your Device if it is lost or stolen;
- ✓ Repair or Replacement of your mobile phone or connected device if it stops working normally as a result of anything that happens by accidental damage or malicious damage;
- ✓ The maximum sum insured for your mobile phone or connected device is the cost of your new phone/connected device at the time of purchase. The value will go down over the time that you hold the insurance. The sum insured reflects the current market value. However, upon a successful claim, you will receive an identical refurbished handset, or a suitable equivalent, not a cash settlement.



#### What is not insured?

- ✗ Damage caused deliberately by you or an authorised user;
- ✗ Unauthorised Use of the Device after it has been Lost or Stolen;
- ✗ Any claim where the EE SIM card registered under this Agreement was not inserted into the SIM card holder in the Device at the time of the Incident;
- ✗ If you or an authorised user knowingly leave it in a place where you can't see it but others can;
- ✗ Theft where the Device was left in a building or other property, unless force resulting in damage to the building or premises was used to gain entry or exit;
- ✗ Damage caused by any form of portable external storage media;
- ✗ Wear and tear, rusting or other deterioration due to normal use or exposure or climatic conditions;
- ✗ Cosmetic damage whether internal or external unless it impairs usage of the Device.



#### Are there any restrictions on cover?

- ! You are not covered for theft if you do not report the theft to the police and obtain a crime reference number.
- ! You are not covered if your EE Business Agreement with EE is not paid up to date.
- ! Any device not registered with an EE Business Service Plan is not covered.
- ! The cost of any software or data installed on Your Mobile Device is not covered.
- ! A minimum term of 3 months applies



## Where am I covered?

- ✓ You are covered worldwide however we can only arrange for a replacement to be delivered to you at a UK address.



## What are my obligations?

- You must provide complete and accurate information to EE throughout the life of the agreement.
- If the Customer receives a replacement Device as a result of a Damage claim the Damaged Device must be returned to EE.
- In the event of a claim, You may need to provide proof of purchase of the Device from EE.
- You must report incidents of theft to the police and obtain a valid crime reference number or your claim may not be accepted.
- You must ensure that this agreement continues to meet your needs.
- An excess is payable for each successful claim which will be added to your EE Business Service Plan bill. Your excess amount will be detailed on your Confirmation of Insurance Cover but could be up to £50 depending on the cost of the monthly premium.



## When and how do I pay?

The type of cover, monthly premium and excess amount is shown on your Confirmation of your Insurance Cover. The monthly premium includes any insurance taxes or additional charges which may apply. This will be paid each month and will appear on your monthly EE Airtime Plan bill. Your first payment will cover the number of days from the cover start date until the end of the first billing period and for all of the next billing period.



## When does the cover start and end?

Your cover will start at the point you confirm you would like insurance and will continue for a maximum period of 57 months after the minimum three month term (five years), or until the earliest of one of the events listed in your Terms and Conditions, unless you or the insurer cancels your insurance. Your cover will also end if you upgrade or cancel your EE Business Agreement or Business Service Plan.

If you upgrade your Airtime Plan and would like to insure your new device, you will need to re-purchase insurance as your cover will not continue.



## How do I cancel the contract?

EE Phone Care and EE Tablet Care are subject to a minimum period of three months. If the Customer cancels the agreement during this period the Customer will need to pay any outstanding charges due for the remainder of this period.

After the initial three month period EE Phone Care and EE Tablet Care can be cancelled at any time. No refund of the Monthly Charge will be made.

To cancel your insurance, call EE Business Customer Services on 0800 079 3333. Our core opening hours are 8am - 8pm, Monday - Friday